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JUN 7 2001  
Technology Center 2100*

**AMENDMENTS**

Please amend the following claims:

4. (Amended) The method of claim 1, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
15. (Amended) The system of claim 14, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
24. (Amended) The system of claim 23, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.
33. (Amended) The computer-readable medium of claim 32, wherein the [applicant] user is the insured party of the policy and the insured party purchases the policy directly from the issuer thereof.

**REMARKS**

**Claim Rejections Pursuant to 35 U.S.C. 102(b)**

35 U.S.C. 102(b) recites:

A person shall be entitled to a patent unless - (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of the application for patent in the United States.